

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
CHOJNACKI, ROMAN	§	Case No. 09-15896
WESOLOWSKI, BARBARA	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

KENNETH S. GARDNER
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 15 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 01/11/2012 in Courtroom 4016,

DuPage County Courthouse
505 N. County Farm Rd.
Wheaton, IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/10/2012

By: KENNETH S. GARDNER

Clerk of US Bankruptcy Court

GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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CHOJNACKI, ROMAN § Case No. 09-15896
WESOLOWSKI, BARBARA §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 7,504.11
and approved disbursements of \$ 129.85
leaving a balance on hand of¹ \$ 7,374.26

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 1,500.41	\$ 0.00	\$ 1,500.41
Attorney for Trustee Fees: Cohen & Krol	\$ 1,415.25	\$ 0.00	\$ 1,415.25
Other: International Sureties Ltd.	\$ 13.09	\$ 13.09	\$ 0.00
Other: Cohen & Krol	\$ 7.47	\$ 0.00	\$ 7.47

Total to be paid for chapter 7 administrative expenses \$ 2,923.13
Remaining Balance \$ 4,451.13

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 68,338.73 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Discover Bank	\$ 5,129.22	\$ 0.00	\$ 334.08
000003	Wells Fargo Bank, N.A.	\$ 4,997.84	\$ 0.00	\$ 325.53
000004	Chase Bank USA, N.A.	\$ 12,582.89	\$ 0.00	\$ 819.57
000005	Chase Bank USA, N.A.	\$ 1,973.84	\$ 0.00	\$ 128.56
000006	Chase Bank USA, N.A.	\$ 16,408.09	\$ 0.00	\$ 1,068.71
000007	American Express Bank FSB	\$ 3,378.58	\$ 0.00	\$ 220.06
000008	PRA Receivables Management, LLC	\$ 1,969.31	\$ 0.00	\$ 128.27
000009	Chase Bank USA NA	\$ 9,587.90	\$ 0.00	\$ 624.49
000010	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 5,596.53	\$ 0.00	\$ 364.52
000011	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 6,714.53	\$ 0.00	\$ 437.34

Total to be paid to timely general unsecured creditors \$ 4,451.13

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/GINA B. KROL
Trustee

*GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Roman Chojnacki
 Barbara Wesolowski
 Debtors

Case No. 09-15896-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dpruitt
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 34

Date Rcvd: Dec 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2012.

db/jdb
 aty
 13862813 +Roman Chojnacki, Barbara Wesolowski, 462 Dunlay St, Wood Dale, IL 60191-2126
 +Cohen & Krol, Cohen & Krol, 105 West Madison St 1100, Chicago, IL 60602-4600
 13862814 +Alexian Brothers Medical Center, Bankruptcy Department, 800 Biesterfield Road,
 Elk Grove Village, IL 60007-3396
 13862814 +American Express, c/o Becket and Lee, Po Box 3001 16 General Warren Blvd.,
 Malvern, PA 19355-0701
 14319164 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 13862815 +Amr Eagle Bk, 556 Randall Road, South Elgin, IL 60177-3315
 13862817 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
 13862818 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091)
 13862836 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual, PO Box 660487, Dallas, TX 75266-0487)
 13862819 +Cardiology and Internal Medicine, Bankruptcy Department, 7447 W Talcott Ave, Suite 222,
 Chicago, IL 60631-3713
 13862821 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298
 14481862 Chase Bank USA NA, PO BOX 15145, Wilmington DE 19850-5145
 14265182 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13862822 Diagnostic Imaging Association, Bankruptcy Department, P O box 68,
 Northbrook, IL 60065-0068
 13942250 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
 (address filed with court: Ford Motor Credit Company LLC, P O Box 537901,
 Livonia MI 48153-9905)
 13862825 +HSBC, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
 13862828 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc/rs, Hsbc Retail Services- Bankruptcy, Po Box 15522,
 Wilmington, DE 19850)
 13862827 HSBC Bank Nevada, N.A., PO Box 5244, Carol Stream, IL 60197-5244
 13862826 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
 13862829 +Illinois Collection Se, 8231 W. 185th St. Ste. 100, Tinley Park, IL 60487-9356
 13862831 National City, Bankruptcy Department, PO Box 856176, Louisville, KY 40285-6176
 14402563 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Orchard Bank,
 POB 41067, NORFOLK VA 23541-1067
 13862834 +RMC Emergency Physicians, Bankruptcy Department, 520 E 22nd Street, Lombard, IL 60148-6110
 13862835 +RMC Pathology Associates, Bankruptcy Department, 520 E 22nd Street, Lombard, IL 60148-6110
 13862833 Resurrection Health care, Bankruptcy Department, P O Box 220281, Chicago, IL 60622-0281
 13862838 +Washington Mutual Mortgage, Att:Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
 Jacksonville, FL 32256-6851
 14189751 +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210,
 Des Moines, IA 50306-9210
 13862840 +Wells Fargo Card Ser, Po Box 5058, Portland, OR 97208-5058
 13862841 +Wood Dale F P D, Bankruptcy Department, P O Box 1368, Elmhurst, IL 60126-8368

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13862816 +Fax: 866-513-1948 Dec 12 2012 04:09:01 Banco Popular, 120 Broadway Fl 16,
 New York, NY 10271-0025
 14155891 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 12 2012 03:09:13 Discover Bank,
 DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 13862823 +E-mail/PDF: mrdiscen@discoverfinancial.com Dec 12 2012 03:09:13 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 14513597 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 12 2012 04:57:30
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 13862832 +E-mail/Text: ebn@vativrecovery.com Dec 12 2012 05:03:28 Palisades Collection L,
 210 Sylvan Ave, Englewood, NJ 07632-2510

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13862820 Cardiovascular Associates S C
 13862830 MEA Elk Grove LLC
 13862824* ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
 (address filed with court: Ford Motor Credit Corporation, National Bankruptcy Center,
 Po Box 537901, Livonia, MI 48153)
 13862839* +Washington Mutual Mortgage, Att: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
 Jacksonville, FL 32256-6851

District/off: 0752-1

User: dpruitt
Form ID: pdf006

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Total Noticed: 34

Date Rcvd: Dec 11, 2012

13862837 ##+Washington Mutual / Providian, Attn: Bankruptcy Dept., Po Box 10467,
Greenville, SC 29603-0467

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

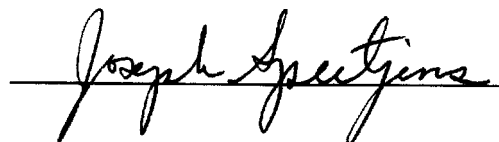
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: dpruitt
Form ID: pdf006

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Total Noticed: 34

Date Rcvd: Dec 11, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2012 at the address(es) listed below:

Christopher H Purcell on behalf of Creditor Ford Motor Credit Company LLC shermlaw13@aol.com
Christopher H Purcell on behalf of Creditor American Eagle Bank shermlaw13@aol.com
Douglas W. Worrell on behalf of Joint Debtor Barbara Wesolowski bk@thelawoffice.us,
dartanion1600@gmail.com
Douglas W. Worrell on behalf of Debtor Roman Chojnacki bk@thelawoffice.us,
dartanion1600@gmail.com
Gina B Krol gkrol@cohenandkrol.com,
gkrol@ecf.epiqsystems.com;gkrol@cohenandkrol.com;jhazdra@cohenandkrol.com;pmchugh@cohenandkrol.com
Gina B Krol, ESQ on behalf of Trustee Gina B Krol gkrol@cohenandkrol.com,
jhazdra@cohenandkrol.com;gkrol@cohenandkrol.com;pmchugh@cohenandkrol.com
Gloria C Tsotsos on behalf of Creditor JPMorgan Chase Bank, National Association
nd-three@il.cslegal.com
Joseph E Cohen on behalf of Trustee Gina B Krol jcohen@cohenandkrol.com,
jcohenattorney@aol.com;gkrol@cohenandkrol.com
Michael L Sherman on behalf of Creditor American Eagle Bank shermlaw1@aol.com
Michael L Sherman on behalf of Creditor Ford Motor Credit Company LLC shermlaw1@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Yan Teytelman on behalf of Trustee Gina B Krol yan@ytlawfirm.com, law_4321@yahoo.com
TOTAL: 12